

# EXHIBIT A – CJ-2174

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## Frank Newsroom

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**DEFENDANT'S  
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## Frank in the Media

 Pivoting Enables Startup To Lower College Tuition By Simplifying Financial Aid Process

Pivoting Enables Startup To Lower College Tuition By Simplifying Financial Aid Process

""The Frank FAFSA® form is similar to TurboTax but for financial aid," Javice said. It makes it easy to prepare your application and file it online. You can even get expert advice. "We will follow the family from school selection to 15 years of student loan payments." ..."

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 Should Students Still Get Student Loans To Pay For College?

Should Students Still Get Student Loans To Pay For College?


"If you're in your last few years of high school and wondering what comes next, you have probably started thinking about how you'll pay for college. Hopefully your parents have stashed away some money in a 529 savings account, or maybe you'll qualify for scholarships or other merit-based aid. If not, it's highly likely you will need to take out loans to attend a four-year college or university, or perhaps even a community college. ..."

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 Why it's time to invest in building an inclusive culture, not more diversity programs

Why it's time to invest in building an inclusive culture, not more diversity programs  
"Charlie Javice, the founder of fintech startup Frank, says the choice to delay or simply not think about hiring inclusively from the very beginning is a costly mistake...."

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 Financial aid-focused Frank expands into helping students take online classes

Financial aid-focused Frank expands into helping students take online classes  
"Frank, a startup best known for helping college students secure and manage financial aid, is expanding into a new part of the edtech world. Namely, finding and taking online classes, with the company helping students deploy their financial aid money to open digital slots at more than 100 colleges...."

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 The FAFSA opens Sunday. Here's why every student should fill it out

The FAFSA opens Sunday. Here's why every student should fill it out  
"Every year, the U.S. Department of Education gives over \$120 billion in federal grants, loans and work-study funds to more than 13 million college students, making it the largest provider of student financial aid in the country. On Sunday, students will be able to fill out the Free Application for Federal Student Aid, otherwise known as the FAFSA, in order to receive their share of these funds. If you're planning to attend college next year, here's why you need to as well...."

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 3 Reasons College Students Need to Submit the FAFSA Every Year

3 Reasons College Students Need to Submit the FAFSA Every Year

"College-bound high school seniors are the most likely targets for nagging about completing the Free Application for Federal Student Aid, or FAFSA®. But the message is just as important for returning college students. Students must submit the FAFSA® to access federal financial aid – grants, scholarships, work-study and federal loans – as well as certain state and institutional aid each year they're in school. Yet, returning college students aren't achieving the same pace of completions as their freshman counterparts, colleges say...."

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 FAFSA Time, Again

FAFSA Time, Again  
"A reminder to college students and their parents: FAFSA® time has come around again. October 1st is the first day you can file your Free Application for Federal Student Aid for the school year 2018-2019 – to access more than \$120 billion of Federal student aid, including work/study programs, grants, and scholarships. This deadline applies not only to returning undergrad and graduate students (who must re-file the FAFSA® each year), but also the students who will enter college as freshmen in the fall of 2018. Since most of this money is given out on a first come-first served basis, you'll want to file the FAFSA® without delay...."

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### Mashable

This startup wants to help you claim every last dollar of financial aid  
"Applying to college is hard enough without the even trickier minefield of financial aid. The basic government form, the dreaded FAFSA®, asks for information high-school students might not know about their families' financial lives. Even parents filling financial aid forms out on their children's behalf can get discouraged and abandon the process partway through. That's where a new startup called Frank comes in. The company will get you a basic financial aid estimate through its website within minutes and then negotiate your financial aid offer to make sure you're getting every last dollar of federal, state, and institutional financial aid...."

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 The 2018-2019 FAFSA® Just Opened. Here's What You Need to Know

The 2018-2019 FAFSA® Just Opened. Here's What You Need to Know  
"The Free Application for Federal Student Aid, more commonly known as the FAFSA®, is available for the 2018-2019 school year beginning today, October 1. Filling out the FAFSA® is required to access any of the billions of dollars that get handed out each year in college grants, loans, and work study awards...."

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 6 Startups That Could Help Slash The Cost Of College


6 Startups That Could Help Slash The Cost Of College  
"College these days is bonkers expensive. Take my alma mater, Williams College. For the 2017-18 school year, Williams is charging more than \$53,000 for tuition. That fee is roughly in line with the median household income in the U.S.—and doesn't include the costs of room and board...."

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### The New York Times


More Students File Federal Aid Form Under New Rules  
"The number of students filing a crucial financial aid form has risen, suggesting that recent changes that have made it easier to file are working, a new analysis finds. The FAFSA, short for Free Application for Federal Student Aid FAFSA®, is the gateway for most financial help for college students, including federal grants and subsidized student loans. Many states and colleges also use FAFSA data to determine eligibility for aid they distribute...."

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 7 Things You Should Know Before Filing Your FAFSA®


7 Things You Should Know Before Filing Your FAFSA®  
"It's that time again—time to start thinking about college and financial aid. And it's time to prepare to file your FAFSA® or Free Application for Federal Student Aid. Like last year, the form can be submitted starting October 1. "A lot of people are still used to the New Year opening date, so it's important to really remind students that [October 1st] is when it opens," says Jasmine Hicks, national field director at Young Invincibles, Millennial research, and advocacy group...."


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 Should a Parent or Student Take Out the College Loan?

Should a Parent or Student Take Out the College Loan?  
"Many families plan to borrow money to pay for college. But some aren't sure who should take out the loans—the parents or the student. Considering that 42% of





 Charlie Javice Showing Students The Money

 Online platform encourages students to 'dream smart,' helping vocational students

 How to Get the Most Money From Your College

 7 On Your Side: Negotiating the cost of college

 Your Money: Families need to brush up on student loan literacy

 7 On Your Side: Avoiding mistakes with student loans

 Free Service Helps Students Applying For College With Financial Aid Process

 Navigating the College Financial Aid Process

 August 17, 2019: Avoid These College Loan Mistakes

 What you can do when your college financial aid award falls short

 Charlie Javice: "Rejection is a numbers game"

 Finally, College Admissions and Scholarships Have Gone Digital

 Your Money: U.S. tax reform further complicates federal student aid form

 You can apply for FAFSA® college aid money now, but avoid these 3 pitfalls

 The FAFSA® opens October 1—here's how to complete it, in 6 simple steps

families borrowed money to help pay for college in the 2018-19 academic year, according to Sallie Mae's "How America Pays for College 2017," this is a decision that many people will face. More students take out loans than their parents, but there is no set formula for making the determination...."

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Charlie Javice Showing Students The Money

"Her Big Idea: Javice thought there a better way to get students the money available to them. In 2017, she launched Frank, an online platform that streamlines the 110 FAFSA® questions down to a simple 4-minute process ..."

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Online platform encourages students to 'dream smart,' helping vocational students

"As student debt continues to soar, one company is offering a helping hand to all students, regardless of their socioeconomic background or educational ambitions. Frank is an online platform that helps students file their Free Application for Federal Student Aid forms in a matter of minutes. The company can also help negotiate a student's financial aid package directly with their school to maximize the amount they receive. To date, the free financial aid awarded through Frank is estimated at up to \$6.3 billion across 250,000 families...."

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How to Get the Most Money From Your College

"One big consideration in choosing a college, at least for most people, is how brutal a blow the bills will deal with the family finances. By following a smart strategy in applying for financial aid, you may encounter some pleasant surprises – like an offer from that pricey private college at the top of your wish list so generous that the school ends up being more of a bargain than the local state university. Your first move in tapping Uncle Sam's rich resources is to fill out the Free Application for Federal Student Aid – better known as the FAFSA® – as early as possible. ..."

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7 On Your Side: Negotiating the cost of college

"BRONX, New York (WABC) — Every year, \$20 billion in financial aid, including \$3 billion in Pell Grants, is left on the table. This happens at the same time the amount of student loans has sky-rocketed. Right now it's at an all-time high: \$1.5 trillion. That's more than credit cards and auto debt combined. If you're applying for college in the fall or are finishing up a year in school, you may know we're in crunch time to apply for financial aid. There's a June 30 filing deadline looming for the 2018/2019 school year, with a 2019/2020 deadline next year. But how do you file those complex forms? And after you've received your aid package in the mail, how can you get even more money from colleges?..."

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Your Money: Families need to brush up on student loan literacy

"NEW YORK (Reuters) – For Americans worried about the escalating price of a college education, here's good news: Tuition for the typical family barely budged in the past year, following years of out-of-control U.S. tuition inflation. The typical American family with a child in college paid an average of \$26,226 for the 2018-19 academic year, nearly the same as the year before, according to the latest "How America Pays for College" survey from lender Sallie Mae. However, college affordability is still a challenge as Americans have gaps in their financial literacy. To apply for any federal student loans, state grants and work-study programs and institutional aid, families are required to fill the Free Application for Federal Student Aid online. While many do, only 77% of those surveyed click "submit," Sallie Mae found...."

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7 On Your Side: Avoiding mistakes with student loans

"NEW YORK (WABC) — If you are a college student, it is the season to be thinking about tuition bills. But a warning before you start borrowing to pay those bills – bad student loan decisions now can cost you big money in the future...."

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Free Service Helps Students Applying For College With Financial Aid Process

"NEW YORK (CBSNewYork) — If your kids are applying for college and don't have the money to pay for their education, student loans are probably their best option. WithFrank.org is a free service that helps students with the financial aid process. Charlie Javice, the company's founder and CEO, says the first step is FAFSA, the Free Application for Federal Student Need. "We like to say there's no one too poor to file FAFSA or too rich to file FAFSA," Javice said. "If you have a household income that's probably \$250,000 or under, you should likely apply. That being said, if it is over, you still have opportunities for scholarships and grants, so it's for everyone. So take the few minutes it takes to apply and really see what you're eligible for because that's the best starting point you can get before going to college...."

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Navigating the College Financial Aid Process

"Only on the "CBS This Morning" podcast, Charlie Javice tells CBS News correspondent Anna Werner how her company helps streamline and simplify the process for applying for financial aid. Frank is an online tool that has helped 300,000 students maximize their financial aid for college. Referred to as the "TurboTax of financial aid," Frank offers services to help students fill out the Free Application for Federal Student Aid (FAFSA) and negotiate aid packages with colleges. Javice, who was named on 2019 Forbes "30 Under 30" list, explains how she's working to give more students the option of an affordable education...."

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August 17, 2019: Avoid These College Loan Mistakes

"Charlie Javice of withFrank.org says Students borrow too much money & make other big college loan mistakes...."

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What you can do when your college financial aid award falls short

"It's hard to say which is more nerve-wracking — waiting for your college acceptance or for your financial award letter. If a college turns you down, there's little you can do other than apply again. But you have more immediate options when it comes to financial aid. The good news, whether you're an incoming freshman or an upperclassman, is that you can appeal that decision. Here's how to state your case...."

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Charlie Javice: "Rejection is a numbers game"

"Imagine seeing the frustrating obstacles affecting millions of students applying for financial aid and deciding to create a solution. Charlie Javice discusses building her startup Frank, the 300,000 students Frank has helped receive \$7 billion in financial aid, starting a soup kitchen in her high school, and why rejection is a numbers game. Here are some takeaways from Charlie Javice. If you get a "no" from someone in business, it may be because they are in a bad mood or received bad news. Charlie Javice points out it might not have anything to do with you. It could be a number of reasons. Maybe they are in a bad mood or dealing with personal issues. Charlie suggests, as long as you're respectful, reaching out again later. The person may be in a better place and turn your ask into a "yes". Never accept the first offer...."

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Finally, College Admissions and Scholarships Have Gone Digital!

"Steve spoke with Charlie Javice. She is the 26-year-old founder of fintech startup, Frank. She's also on Forbes' "30 under 30" list. She created the company to help students as they apply for financial aid. Her goal? To completely transform the application process, making it easier to complete and easier for students to find the funding they need to go to the school of their choice. Why Get Involved In Financial Aid? Charlie explained that she started the fin-tech company as a direct result of her grandparents, who survived the Holocaust. The lesson they left her with is that education is vital. You can take it with you for the rest of your life. There is a definite need for many kids to apply for financial aid in order to get a higher education, and the process can be a nightmare...."

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Your Money: U.S. tax reform further complicates federal student aid form

"NEW YORK (Reuters) – U.S. tax reform is finally catching up with the college financial aid process, and the synchronization is off to a rocky start. The Free Application for Federal Student Aid (FAFSA®) for the 2010-2021 academic year became available on Oct. 1. This form, the first since the Tax Cuts and Jobs Act went into effect, requires information from 2018 tax returns...."

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You can apply for FAFSA® college aid money now, but avoid these 3 pitfalls

"The Free Application for Federal Student Aid – also known as the FAFSA® – rolls out Oct. 1 for students who plan on attending college in fall 2020. While college application deadlines may be months away, experts stress that students and their families should file their FAFSA® as soon after Oct. 1 as possible...."

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The FAFSA® opens October 1—here's how to complete it, in 6 simple steps

"Every year, the Department of Education distributes \$130 billion in federal student

 People Are Worried Applying For College Financial Aid Could Be A Total Mess This Year

Students applying for federal financial aid should be wary of new problems that could arise from changes to 2018 tax forms, warned a group of US senators as the Oct. 1 rollout date for the 2020-21 Free Application for Federal Student Aid approached....


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 Why banking apps and startups suddenly all have human first names

People Are Worried Applying For College Financial Aid Could Be A Total Mess This Year


“Students applying for federal financial aid should be wary of new problems that could arise from changes to 2018 tax forms, warned a group of US senators as the Oct. 1 rollout date for the 2020-21 Free Application for Federal Student Aid approached....”

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 Streamlining the College Loan Process to Help Students Pick Schools That Fit Their Goals and Budget

Why banking apps and startups suddenly all have human first names  
“When you need some money to make it to your next paycheck, you can always call on Dave. If you need budgeting help, reach out to Brigit. And for a personal loan to get you out of credit card debt, try Marcus....”

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 5 ways to 'hack' your college tuition in 2021

Streamlining the College Loan Process to Help Students Pick Schools That Fit Their Goals and Budget

“More than 350,000 prospective college students have used Frank to apply for financial aid and find the right school. The platform simplifies the federal student loan process and connects candidates to additional assistance while helping them discover the best opportunities given their financial status and career goals....”

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5 ways to 'hack' your college tuition in 2021  
“Students planning to enroll in college or take college courses in 2021 will not only be deciding on schools over the next few months but will also be navigating the financial aid process. And while the undertaking can be a stressful one, it doesn't have to be, Charlie Javice, the CEO and founder of Frank — a business aimed at making college more affordable — told 1010 WINS on Wednesday. Javice, whose own experience securing a financial aid package for college inspired her to help others do the same, shared her top five tips for cutting costs....”

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## Get in touch

For press inquiries, please contact [media@withfrank.org](mailto:media@withfrank.org)

We are not affiliated with the U.S. Department of Education. Federal Student Aid (FSA), an office of the U.S. Department of Education, makes the Free Application for Federal Student Aid (FAFSA®) form and assistance available to the public for free at [fafsa.gov](https://fafsa.gov).

\*70% savings on college courses based on [US News and World Report's](#) estimate that in-state tuition at a public 4-year institution is \$9,687, or \$969 per 3 credit course given 30 credits per year, and Classfinder's 3 credit course offering has a minimum price of \$295.

# FRANK.

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